

## 20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	ABN AMRO N.V		
	1998	1999	2000
Mark up/interest and discount and/or return earned	3,297,062	3,250,710	3,453,153
Less: Cost / return on deposits, borrowings etc.	2,840,234	2,587,270	2,663,789
Fees, commissions & brokerage	292,636	370,069	424,434
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	-	-
Income from dealing in foreign securities	-	-	265,090
Dividend income	-	-	-
Other operating income	290,179	268,330	-
<b>Operating Expenses :</b>			
Administrative expenses	509,947	628,180	688,373
Provisions against non-performing advances	(10,322)	(25,000)	42,980
Provision for diminution in value of investments	-	-	-
Other provisions	-	-	-
Bad debts written off directly	-	-	239
Other income	1,510	5,410	9,448
Other charges	-	-	344
Extra ordinary/unusual items	-	-	-
<b>Profit before taxation</b>	<b>541,528</b>	<b>704,069</b>	<b>756,400</b>
Taxation - current	325,000	340,000	280,000
- deferred	(8,600)	(6,300)	102,000
- prior	-	76,000	(62,000)
<b>Profit after taxation</b>	<b>225,128</b>	<b>294,369</b>	<b>436,400</b>
Unappropriated / unremitted profit brought forward	349,585	574,713	597,386
Profit available for appropriation / unremitted profit	574,713	597,683	521,683
<b>APPROPRIATIONS</b>			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	-	271,696	512,103
Unappropriated / unremitted profit carried forward	574,713	597,386	521,683

Note: New classification adopted vide BPRD circular No.31 dated 13<sup>th</sup> August, 1997.

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## 20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

( End Dec. : Thousand Rupees)

ITEM	Al Baraka Islamic Bank		
	1998	1999	2000
Mark up/interest and discount and/or return earned	343,363	336,446	375,403
Less: Cost / return on deposits, borrowings etc.	291,615	274,914	290,480
Fees, commissions & brokerage	23,926	35,775	33,437
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	-	-
Income from dealing in foreign securities	56,948	65,709	78,665
Dividend income	6,672	4,480	10,485
Other operating income	-	-	-
<b>Operating Expenses :</b>			
Administrative expenses	73,482	79,172	86,906
Provisions against non-performing advances	6,935	5,647	11,229
Provision for diminution in value of investments	14,297	44	778
Other provisions/Loss reval of Assets	-	1,033	125
Bad debts written off directly	-	-	-
Other income	339	229	746
Other charges	-	-	-
Extra ordinary/unusual items	-	-	-
<b>Profit before taxation</b>	<b>44,919</b>	<b>81,829</b>	<b>109,218</b>
Taxation - current	18,200	26,000	40,000
- deferred	-	-	-
<b>Profit after taxation</b>	<b>26,719</b>	<b>55,829</b>	<b>69,218</b>
Unappropriated / unremitted profit brought forward	-	-	-
Profit available for appropriation / unremitted profit	26,719	55,829	69,218
<b>APPROPRIATIONS</b>			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	-	-	-
Unappropriated / unremitted profit carried forward	26,719	55,829	69,218

## 20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

( End Dec. : Thousand Rupees)

ITEM	American Express Bank		
	1998	1999	2000
Mark up/interest and discount and/or return earned	1,367,047	977,356	1,129,660
Less: Cost / return on deposits, borrowings etc.	1,210,482	876,112	966,933
Fees, commissions & brokerage	272,524	241,900	274,238
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	587	-
Income from dealing in foreign securities	-	-	35,139
Dividend income	-	-	-
Other operating income	81,592	37,403	-
<b>Operating Expenses :</b>			
Administrative expenses	440,881	430,056	413,970
Provisions against non-performing advances	33,569	331	17,290
Provision for diminution in value of investments	-	-	-
Other provisions/Loss reval of Assets	-	-	2,825
Bad debts written off directly	-	-	-
Other income	4,103	2,781	2,187
Other charges	-	-	-
Extra ordinary/unusual items	-	-	-
<b>Profit before taxation</b>	<b>40,334</b>	<b>(46,472)</b>	<b>40,206</b>
Taxation - current	123,386	49,282	-
- deferred	-	-	-
<b>Profit after taxation</b>	<b>(83,052)</b>	<b>(95,754)</b>	<b>40,206</b>
Unappropriated / unremitted profit brought forward	138,505	55,453	(161,428)
Profit available for appropriation / unremitted profit	55,453	(40,301)	(121,222)
<b>APPROPRIATIONS</b>			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	-	121,127	-
Unappropriated / unremitted profit carried forward	55,453	(161,428)	(121,222)

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## 20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

( End Dec. : Thousand Rupees)

ITEM	Bank of America	
	1998	1999
Mark up/interest and discount and/or return earned	2,476,636	1,801,484
Less: Cost / return on deposits, borrowings etc.	1,912,625	1,347,450
Fees, commissions & brokerage	208,317	213,802
Profit/loss from dealing securities	-	-
Profit / loss from investment securities	-	-
Income from dealing in foreign securities	410,905	232,234
Dividend income	-	-
Other operating income	-	-
<b>Operating Expenses :</b>		
Administrative expenses	468,545	381,084
Provisions against non-performing advances	5,015	(1,992)
Provision for diminution in value of investments	25,000	
Other provisions	-	-
Bad debts written off directly	-	-
Other income	2,940	6,477
Other charges	-	-
Extra ordinary/unusual items	-	-
<b>Profit before taxation</b>	<b>687,613</b>	<b>527,455</b>
Taxation - current	388,000	317,500
- deferred	10,991	(2,488)
- prior	10,000	(27,227)
<b>Profit after taxation</b>	<b>278,622</b>	<b>239,670</b>
Unappropriated / unremitted profit brought forward	507,320	514,647
Profit available for appropriation / unremitted profit	785,942	754,317
<b>APPROPRIATIONS</b>		
Transfer to :		
Capital reserve	-	-
Revenue reserve	-	-
Statutory reserve	-	-
Proposed dividend / Remittances to Head office	271,295	357,010
Unappropriated / unremitted profit carried forward	514,647	397,307
Note : Bank of America merged with Union Bank		

## 20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

( End Dec. : Thousand Rupees)

ITEM	Bank of Ceylon		
	1998	1999	2000
Mark up/interest and discount and/or return earned	423,452	448,931	425,903
Less: Cost / return on deposits, borrowings etc.	340,724	342,935	335,069
Fees, commissions & brokerage	4,605	3,396	3,683
Profit/loss from dealing securities	-	-	3,982
Profit / loss from investment securities	4,550	7,365	-
Income from dealing in foreign securities	-	-	-
Dividend income	-	-	-
Other operating income	11,416	2,277	-
<b>Operating Expenses :</b>			
Administrative expenses	21,845	33,659	25,902
Provisions against non-performing advances	6,176	5,235	747
Provision for diminution in value of investments	-	-	-
Other provisions	-	-	-
Bad debts written off directly	-	-	-
Other income	1,503	2,300	5,221
Other charges	-	-	-
Extra ordinary/unusual items	-	-	-
<b>Profit before taxation</b>	<b>76,781</b>	<b>82,440</b>	<b>77,071</b>
Taxation - current	44,723	51,865	46,968
- deferred	-	-	-
<b>Profit after taxation</b>	<b>32,058</b>	<b>30,575</b>	<b>30,103</b>
Unappropriated / unremitted profit brought forward	35,354	67,412	97,987
Profit available for appropriation / unremitted profit	67,412	97,987	128,090
<b>APPROPRIATIONS</b>			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	-	-	-
Unappropriated / unremitted profit carried forward	67,412	97,987	128,090

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## 20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

( End Dec. : Thousand Rupees)

ITEM	Bank of Tokyo		
	1998	1999	2000
Mark up/interest and discount and/or return earned	889,478	984,105	925,323
Less: Cost / return on deposits, borrowings etc.	569,735	703,937	684,744
Fees, commissions & brokerage	23,171	19,162	10,271
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities			
Income from dealing in foreign securities	44,753	95,130	70,426
Dividend income	-	-	-
<b>Other operating income</b>			
Operating Expenses :	71,367	97,187	94,793
Administrative expenses	-	-	3,639
Provisions against non-performing advances	-	-	-
Provision for diminution in value of investments	-	-	-
Other provisions	-	-	-
Bad debts written off directly	-	-	-
Other income	221	22	340
Other charges	-	-	-
Extra ordinary/unusual items	-	-	-
<b>Profit before taxation</b>	<b>316,521</b>	<b>297,295</b>	<b>223,184</b>
Taxation - current	179,914	131,629	131,627
- deferred	-	-	12,200
<b>Profit after taxation</b>	<b>136,607</b>	<b>165,666</b>	<b>79,357</b>
Unappropriated / unremitted profit brought forward	97,679	234,286	381,084
Profit available for appropriation / unremitted profit	234,286	399,952	460,441
<b>APPROPRIATIONS</b>			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	-	18,868	327,574
Unappropriated / unremitted profit carried forward	234,286	381,084	132,867

## 20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

( End Dec. : Thousand Rupees)

ITEM	Citi Bank N.A		
	1998	1999	2000
Mark up/interest and discount and/or return earned	7,407,092	5,399,663	4,783,520
Less: Cost / return on deposits, borrowings etc.	5,903,281	4,044,097	3,307,749
Fees, commissions & brokerage	835,486	754,895	895,327
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	43,743	6,376	-
Income from dealing in foreign securities	-	-	229,701
Dividend income	-	-	-
Other operating income	473,178	285,638	-
<b>Operating Expenses :</b>			
Administrative expenses	1,977,459	1,558,958	1,488,370
Provisions against non-performing advances	415,597	55,844	(41,930)
Provision for diminution in value of investments	-	2,508	-
Other provisions	-	69,138	7,185
Bad debts written off directly	216,636	163,852	173,171
Other income	(2,488)	785	76,761
Other charges	18,096	36,741	18,557
Extra ordinary/unusual items	-	-	-
<b>Profit before taxation</b>	<b>225,942</b>	<b>516,219</b>	<b>1,032,207</b>
Taxation - current	453,435	847,387	642,100
- deferred	-	-	5,800
<b>Profit after taxation</b>	<b>(227,493)</b>	<b>(331,168)</b>	<b>384,307</b>
Unappropriated / unremitted profit brought forward	381,915	(87,578)	(466,002)
Profit available for appropriation / unremitted profit	154,422	-	(81,695)
<b>APPROPRIATIONS</b>			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	242,000	47,256	4,675
Unappropriated / unremitted profit carried forward	(87,578)	(466,002)	(86,370)

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## 20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

( End Dec. : Thousand Rupees)

ITEM	Credit Agricale Indosuze		
	1998	1999	2000
Mark up/interest and discount and/or return earned	762,814	844,321	779,347
Less: Cost / return on deposits, borrowings etc.	676,705	736,533	692,283
Fees, commissions & brokerage	59,574	38,657	32,171
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	-	-
Income from dealing in foreign securities	120,535	108,809	87,533
Dividend income	-	-	-
Other operating income	-	-	-
<b>Operating Expenses :</b>			
Administrative expenses	139,107	142,272	146,565
Provisions against non-performing advances	436	(31,700)	(2,937)
Provision for diminution in value of investments	-	-	-
Other provisions	-	-	-
Bad debts written off directly	-	-	-
Other income	-	75	390
Other charges	961		1,005
Extra ordinary/unusual items	-	-	-
<b>Profit before taxation</b>	<b>125,714</b>	<b>144,757</b>	<b>62,525</b>
Taxation - current	96,000	25,400	10,600
- deferred	(27,985)	-	(25,000)
- prior	-	15,177	15,040
<b>Profit after taxation</b>	<b>57,699</b>	<b>104,180</b>	<b>61,885</b>
Unappropriated / unremitted profit brought forward	110,123	111,450	188,433
Profit available for appropriation / unremitted profit	167,822	215,630	250,318
<b>APPROPRIATIONS</b>			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Remittances to Head office	56,372	27,197	149,676
Unappropriated / unremitted profit carried forward	111,450	188,433	100,642



## 20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

( End Dec. : Thousand Rupees)

ITEM	Deutsche Bank A.G Pakistan		
	1998	1999	2000
Mark up/interest and discount and/or return earned	1,119,132	715,549	612,570
Less: Cost / return on deposits, borrowings etc.	900,274	519,633	411,809
Fees, commissions & brokerage	(97,039)	362,744	159,449
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	1,572	-
Income from dealing in foreign securities	-	-	-
Dividend income	-	-	-
Other operating income	-	-	-
<b>Operating Expenses :</b>			
Administrative expenses	475,331	557,589	527,353
Provisions against non-performing advances	30,893	(39,055)	4,970
Provision for diminution in value of investments	-	-	-
Other provisions	-	-	-
Bad debts written off directly	-	107	-
Amortization of premium on Govt. Securites	6,432	1,733	1,734
Other income	13,907	6,579	6,533
Other charges	-	-	-
Extra ordinary/unusual items	-	-	-
<b>Profit before taxation</b>	<b>(376,930)</b>	<b>46,437</b>	<b>167,314</b>
Taxation - current	30,000	-	-
- deferred	-	-	-
<b>Profit after taxation</b>	<b>(406,930)</b>	<b>46,437</b>	<b>(167,314)</b>
Unappropriated / unremitted profit brought forward	155,326	(291,719)	(272,272)
Profit available for appropriation / unremitted profit	(251,604)	-	-
<b>APPROPRIATIONS</b>			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	40,115	26,990	-
Unappropriated / unremitted profit carried forward	(291,719)	(272,272)	(439,586)

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## 20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Doha Bank Ltd.		
	1998	1999	2000
Mark up/interest and discount and/or return earned	220,768	190,660	147,353
Less: Cost / return on deposits, borrowings etc.	296,920	307,874	312,943
Fees, commissions & brokerage	7,867	10,622	5,615
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	-	-
Income from dealing in foreign securities	-	-	-
Dividend income	-	-	-
Other operating income	26,213	24,720	43,475
<b>Operating Expenses :</b>			
Administrative expenses	61,442	49,082	56,478
Provisions against non-performing advances	51,982	1,458	(20,319)
Provision for diminution in value of investments	-	-	-
Other provisions	-	-	20,000
Bad debts written off directly	-	1,247	30,310
Other income	4,266	4,332	4,972
Other charges	-	-	-
Extra ordinary/unusual items	-	-	-
<b>Profit before taxation</b>	<b>(151,230)</b>	<b>(129,327)</b>	<b>(197,997)</b>
Taxation - current	-	-	(11,865)
- deferred	-	-	-
<b>Profit after taxation</b>	<b>(151,230)</b>	<b>(129,327)</b>	<b>(186,132)</b>
Unappropriated / unremitted profit brought forward	(123,607)	-	-
Profit available for appropriation / unremitted profit	(274,837)	(129,327)	(186,132)
<b>APPROPRIATIONS</b>			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	-	-	-
Unappropriated / unremitted profit carried forward	(274,837)	(129,327)	(186,132)

## 20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Emirates Bank International		
	1998	1999	2000
Mark up/interest and discount and/or return earned	2,039,332	1,735,959	1,467,155
Less: Cost / return on deposits, borrowings etc.	1,473,829	1,341,332	1,051,099
Fees, commissions & brokerage	87,539	94,102	88,946
Profit/loss from dealing securities	2,074	-	-
Profit / loss from investment securities	-	4,207	-
Income from dealing in foreign securities	154,832	122,266	116,569
Dividend income	-	-	-
Other operating income	54,084	20,693	-
<b>Operating Expenses :</b>			
Administrative expenses	375,606	437,519	464,068
Provisions against non-performing advances	6,622		(73,777)
Provision for diminution in value of investments	-	-	-
Other provisions	-	-	-
Amortization of premium	-	6,165	-
Bad debts written off directly	-	-	29
Other income	19,808	20,989	40,045
Other charges	81	-	681
Extra ordinary/unusual items	-	-	-
<b>Profit before taxation</b>	<b>501,531</b>	<b>213,200</b>	<b>270,615</b>
Taxation - current	229,000	60,000	64,000
- deferred	-	(152,000)	(23,000)
- prior	(77,822)	-	-
<b>Profit after taxation</b>	<b>350,353</b>	<b>305,200</b>	<b>229,615</b>
Unappropriated / unremitted profit brought forward	441,268	791,400	401,085
Profit available for appropriation / unremitted profit	791,621	1,096,600	630,700
<b>APPROPRIATIONS</b>			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Remittances to Head office	221	695,515	192,290
Unremitted profit carried forward	791,400	401,085	438,410

## 20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

( End Dec. : Thousand Rupees)

ITEM	Habib Bank AG Zurich		
	1998	1999	2000
Mark up/interest and discount and/or return earned	1,622,087	1,751,355	1,810,983
Less: Cost / return on deposits, borrowings etc.	1,423,607	1,382,173	1,462,456
Fees, commissions & brokerage	135,285	144,055	138,071
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	-	-
Income from dealing in foreign securities	-	-	188,183
Dividend income	-	-	-
Other operating income	387,922	214,046	-
<b>Operating Expenses :</b>			
Administrative expenses	242,449	271,220	283,672
Provisions against non-performing advances	74,816	54,089	13,856
Provision for diminution in value of investments	-	-	-
Other provisions	-	-	-
Bad debts written off directly	17	10	22
Other income	4,064	4,367	29,962
Other charges	-	-	-
Extra ordinary/unusual items	-	-	-
<b>Profit before taxation</b>	<b>408,469</b>	<b>406,331</b>	<b>407,193</b>
Taxation - current	171,728	160,000	114,965
- deferred / prior	21,387	28,019	15,035
<b>Profit after taxation</b>	<b>215,354</b>	<b>218,312</b>	<b>277,193</b>
Unappropriated / unremitted profit brought forward	246,692	215,475	219,907
Profit available for appropriation / unremitted profit	462,046	433,787	497,100
Transferred from Revenue Reserve	-	-	-
<b>APPROPRIATIONS</b>			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Remittances to Head office	246,571	213,880	216,503
Unremitted profit carried forward	215,475	219,907	280,597

## 20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Hong Kong & Shenghai Bank		
	1998	1999	2000
Mark up/interest and discount and/or return earned	1,137,089	1,038,149	551,752
Less: Cost / return on deposits, borrowings etc.	972,199	901,906	432,088
Fees, commissions & brokerage	106,552	143,134	104,382
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	-	-
Income from dealing in foreign securities	-	-	-
Dividend income	-	-	-
Other operating income	100,474	72,992	38,070
<b>Operating Expenses :</b>			
Administrative expenses	278,275	266,921	329,191
Provisions against non-performing advances	(8,439)	35,008	56,852
Provision for diminution in value of investments	-	-	-
Other provisions	-	(5,000)	5,707
Bad debts written off directly	-	-	-
Other income	1,680	1,075	
Other charges	-	-	2,964
Extra ordinary/unusual items	-	-	-
<b>Profit before taxation</b>	<b>103,760</b>	<b>56,515</b>	<b>(132,598)</b>
Taxation - current	67,015	55,913	-
- deferred	2,404	-	-
-prior	45,300	-	-
<b>Profit after taxation</b>	<b>(10,959)</b>	<b>602</b>	<b>(132,598)</b>
Unappropriated / unremitted profit brought forward	51,635	40,676	(10,321)
Profit available for appropriation / unremitted profit	40,676	41,278	(142,919)
<b>APPROPRIATIONS</b>			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Remittances to Head office	-	51,599	-
Unremitted profit carried forward	40,676	(10,321)	(142,919)

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## 20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

( End Dec. : Thousand Rupees)

ITEM	International Fin. Invest. & Commercial Bank Ltd (IFIC)		
	1998	1999	2000
Mark up/interest and discount and/or return earned	141,493	161,188	146,234
Less: Cost / return on deposits, borrowings etc.	118,335	124,704	102,999
Fees, commissions & brokerage	43,960	7,952	6,480
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	50	4,424
Income from dealing in foreign securities	-	-	41,294
Dividend income	-	-	-
Other operating income	8,260	38,173	-
<b>Operating Expenses :</b>			
Administrative expenses	33,420	38,733	44,896
Provisions against non-performing advances	5,617	8,162	(2,828)
Provision for diminution in value of investments	-	-	-
Other provisions	-	-	-
Bad debts written off directly	-	-	-
Other income	6	41	9,373
Other charges	-	1,037	242
Extra ordinary/unusual items	-	-	-
<b>Profit before taxation</b>	<b>36,347</b>	<b>34,768</b>	<b>62,496</b>
Taxation - current	24,545	25,800	34,200
- deferred / prior	3,638	-	-
<b>Profit after taxation</b>	<b>8,164</b>	<b>8,968</b>	<b>28,296</b>
Unappropriated / unremitted profit brought forward	24,000	15,252	24,220
Profit available for appropriation / unremitted profit	32,164	24,220	52,516
<b>APPROPRIATIONS</b>			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Remittances to Head office	16,912	-	21,209
Unappropriated / unremitted profit carried forward	15,252	24,220	31,307

## 20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Mashreqe Bank		
	1998	1999	2000
Mark up/interest and discount and/or return earned	467,891	776,127	815,613
Less: Cost / return on deposits, borrowings etc.	651,486	721,279	739,365
Fees, commissions & brokerage	87,128	14,348	9,424
Profit/loss from dealing securities	279,330	14,204	-
Profit / loss from investment securities	27,745	-	33,268
Income from dealing in foreign securities	-	-	-
Dividend income	-	-	-
Other operating income	76,952	385,773	-
<b>Operating Expenses :</b>			
Administrative expenses	130,741	123,009	123,773
Provisions against non-performing advances	6,518	42,315	24,531
Provision for diminution in value of investments	12,625	-	(20,000)
Other provisions	-	-	-
Bad debts written off directly	-	-	-
Other income	3,783	4,811	153,465
Other charges	-	-	261
Extra ordinary/unusual items	-	-	-
<b>Profit before taxation</b>	<b>141,459</b>	<b>308,660</b>	<b>143,840</b>
Taxation - current	40,000	-	15,408
- deferred	13,988	(319,317)	44,062
- prior	14,012	319,317	-
<b>Profit after taxation</b>	<b>73,459</b>	<b>308,660</b>	<b>84,370</b>
Unappropriated / unremitted profit brought forward	247,881	321,340	557,758
Profit available for appropriation / unremitted profit	321,340	630,000	642,128
<b>APPROPRIATIONS</b>			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	-	72,242	150,869
Unappropriated / unremitted profit carried forward	321,340	557,758	491,259

(Contd.)

## 20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

( End Dec. : Thousand Rupees)

ITEM	Oman International Bank		
	1998	1999	2000
Mark up/interest and discount and/or return earned	177,404	168,733	148,066
Less: Cost / return on deposits, borrowings etc.	212,907	152,994	153,180
Fees, commissions & brokerage	7,249	8,934	7,378
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	(473)	-	-
Income from dealing in foreign securities	-	-	15,584
Dividend income	-	-	-
Other operating income	42,874	10,225	-
<b>Operating Expenses :</b>			
Administrative expenses	52,362	42,933	43,961
Provisions against non-performing advances	-	-	14,993
Provision for diminution in value of investments	-	-	-
Other provisions	-	-	-
Bad debts written off directly	-	-	-
Other income	4,687	-	1,126
Other charges	4,683	(282)	174
Extra ordinary/unusual items	-	-	-
<b>Profit before taxation</b>	<b>(38,211)</b>	<b>(7,753)</b>	<b>(40,154)</b>
Taxation - current	-	-	-
- deferred	-	-	-
<b>Profit after taxation</b>	<b>(38,211)</b>	<b>(7,753)</b>	<b>(40,154)</b>
Unappropriated / unremitted profit brought forward	(8,495)	(46,706)	(54,459)
Profit available for appropriation / unremitted profit	(46,706)	(54,459)	(94,613)
<b>APPROPRIATIONS</b>			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	-	-	-
Unappropriated / unremitted profit carried forward	(46,706)	(54,459)	(94,613)



## 20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Rupali Bank		
	1998	1999	2000
Mark up/interest and discount and/or return earned	71,465	62,685	62,031
Less: Cost / return on deposits, borrowings etc.	55,125	40,606	34,621
Fees, commissions & brokerage	6,377	5,286	6,078
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	14,887	18,349
Income from dealing in foreign securities	-	-	-
Dividend income	-	-	-
Other operating income	-	-	-
<b>Operating Expenses :</b>			
Administrative expenses	11,799	13,114	12,695
Provisions against non-performing advances	2,123	-	-
Provision for diminution in value of investments	-	-	-
Other provisions	257	2,245	-
Bad debts written off directly	-	-	-
Other income	61	588	134
Other charges	-	-	-
Extra ordinary/unusual items	-	-	-
<b>Profit before taxation</b>	<b>8,599</b>	<b>27,481</b>	<b>39,276</b>
Taxation - current	5,159	15,939	22,780
- deferred	-	-	9,545
<b>Profit after taxation</b>	<b>3,440</b>	<b>11,542</b>	<b>6,951</b>
Unappropriated / unremitted profit brought forward	12,546	15,986	27,528
Profit available for appropriation / unremitted profit	15,986	27,528	34,479
<b>APPROPRIATIONS</b>			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	-	-	-
Unappropriated / unremitted profit carried forward	15,986	27,528	34,479

(Contd.)

## 20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

( End Dec. : Thousand Rupees)

ITEM	Societe Generale Bank Ltd.		
	1998	1999	2000
Mark up/interest and discount and/or return earned	1,102,429	993,729	888,511
Less: Cost / return on deposits, borrowings etc.	1,015,600	945,829	809,347
Fees, commissions & brokerage	143,328	61,945	42,942
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	6,990	4,397	47,993
Income from dealing in foreign securities	-	-	-
Dividend income	-	-	-
Other operating income	-	44,262	-
<b>Operating Expenses :</b>			
Administrative expenses	187,186	178,457	184,880
Provisions against non-performing advances	61,260	32,317	(4,823)
Provision for diminution in value of investments	-	-	-
Other provisions	-	800	-
Bad debts written off directly	50	-	-
Other income	1,079	622	5,166
Other charges	122	21	2,011
Extra ordinary/unusual items	-	-	-
<b>Profit before taxation</b>	<b>(10,392)</b>	<b>(52,469)</b>	<b>(6,803)</b>
Taxation - current	40,000	8,000	-
- deferred	(69,000)	-	-
- prior years	54,000	-	-
<b>Profit after taxation</b>	<b>(35,392)</b>	<b>(60,469)</b>	<b>(6,803)</b>
Unappropriated / unremitted profit brought forward	162,587	11,949	(48,520)
Profit available for appropriation / unremitted profit	127,195	(48,520)	(55,323)
<b>APPROPRIATIONS</b>			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	115,246	-	-
Unappropriated / unremitted profit carried forward	11,949	(48,520)	(55,323)

## 20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Standard Chartered Bank		
	1998	1999	2000
Mark up/interest and discount and/or return earned	3,461,960	3,200,534	2,891,164
Less: Cost / return on deposits, borrowings etc.	2,790,861	2,466,355	2,247,596
Fees, commissions & brokerage	576,510	269,234	224,364
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	-	-
Income from dealing in foreign securities	-	219,283	240,581
Dividend income	169	9,039	1,163
Other operating income	-	-	-
<b>Operating Expenses :</b>			
Administrative expenses	493,254	520,652	646,243
Provisions against non-performing advances	135,722	125,975	115,206
Provision for diminution in value of investments	84,750		46,255
Other provisions	-	-	-
Bad debts written off directly	-	-	177
Other income	6,182	6,232	11,284
Other charges	10,747	81,611	
Extra ordinary/unusual items	-	-	61,678
<b>Profit before taxation</b>	<b>529,487</b>	<b>509,729</b>	<b>251,401</b>
Taxation - current	258,321	300,664	116,900
- deferred	-	-	-
- prior years	130,539	46,800	93,903
<b>Profit after taxation</b>	<b>140,627</b>	<b>162,265</b>	<b>40,598</b>
Unappropriated / unremitted profit brought forward	695,455	836,082	365,749
Profit available for appropriation / unremitted profit	836,082	998,347	406,347
<b>APPROPRIATIONS</b>			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Remittances to Head office	-	632,598	178,019
Unappropriated / unremitted profit carried forward	836,082	365,749	228,328

(Contd.)

## 20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

( End Dec. : Thousand Rupees)

ITEM	Standard Chartered & Grindlays Bank		
	1998	1999	2000
Mark up/interest and discount and/or return earned	4,974,817	3,861,437	3,394,098
Less: Cost / return on deposits, borrowings etc.	3,427,958	2,626,787	2,005,644
Fees, commissions & brokerage	517,103	528,075	571,787
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	-	-
Income from dealing in foreign securities	-	-	159,730
Dividend income	20,823	22,506	25,387
Other operating income	241,315	173,847	-
<b>Operating Expenses :</b>			
Administrative expenses	808,517	833,172	942,085
Provisions against non-performing advances	156,454	103,149	501,977
Provision for diminution in value of investments	13,158	-	-
Other provisions	4,221	1,493	1,997
Bad debts written off directly	-	-	-
Other income	16,027	9,701	92,536
Other charges	2,190	18,272	16,917
Extra ordinary/unusual items	-	125,700	-
<b>Profit before taxation</b>	<b>1,357,587</b>	<b>886,993</b>	<b>774,918</b>
Taxation - current	759,954	512,846	549,377
- deferred	60,546	-	-
- prior	-	-	-
<b>Profit after taxation</b>	<b>537,087</b>	<b>374,147</b>	<b>225,341</b>
Unappropriated / unremitted profit brought forward	919,101	1,106,188	1,198,013
Transfer from Revenue Reserves	-	-	15,816
Profit available for appropriation / unremitted profit	1,456,188	1,480,335	1,439,370
<b>APPROPRIATIONS</b>			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Remittances to Head office	350,000	282,322	804,231
Unappropriated / unremitted profit carried forward	1,106,188	1,198,013	635,139

## 20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

(Concl'd.)

( End Dec. : Thousand Rupees)

ITEM	Trust Bank Ltd.
	1998
Mark up/interest and discount and/or return earned	51,551
Less: Cost / return on deposits, borrowings etc.	40,295
Fees, commissions & brokerage	12,696
Profit/loss from dealing securities	-
Profit / loss from investment securities	-
Income from dealing in foreign securities	-
Dividend income	-
Other operating income	-
<b>Operating Expenses :</b>	
Administrative expenses	23,821
Provisions against non-performing advances	3,223
Provision for diminution in value of investments	-
Other provisions	-
Bad debts written off directly	-
Other income	-
Other charges	1,011
Extra ordinary/unusual items	-
<b>Profit before taxation</b>	<b>(4,103)</b>
Taxation - current	400
- deferred	1,203
<b>Profit after taxation</b>	<b>(5,706)</b>
Unappropriated / unremitted profit brought forward	10,792
Profit available for appropriation / unremitted profit	5,086
<b>APPROPRIATIONS</b>	
Transfer to :	
Capital reserve	-
Revenue reserve	(11,412)
Statutory reserve	-
Proposed dividend / Remittances to Head office	-
Unappropriated / unremitted profit carried forward	16,498
Note: Trust Bank merged with Metropolitan Bank	